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DOCKET NO. 233H-20778

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name, I believe I am the original, first, and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD AND APPARATUS FOR MAKING PAYMENTS AND DELIVERING PAYMENT INFORMATION

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

This application claims the benefit of the filing date under 35 USC §§ 119 and/or 120, and 37 CFR §§ 1.60 and/or 1.78 to the following U.S. and U.S. provisional patent applications:

1. U.S. Provisional Patent Application Serial No. **60/033,165**; filed **4 December 1996**, entitled ***Method and Apparatus for Making Payments and Delivering Payment Information.***

I acknowledge the duty to disclose to the Office all information known to my person to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or



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any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint Robert A. Felsman, Reg. No. 22,107; James E. Bradley, Reg. No. 27,536; Charles D. Gunter, Jr., Reg. No. 29,386; Andrew J. Dillon, Reg. No. 29,634; Melvin A. Hunn, Reg. No. 32,574; Kenneth C. Hill, Reg. No. 29,650; Mark D. Perdue, Reg. No. 36,880; and Max Ciccarelli, Reg. No. 39,454 to prosecute this application and to transact all business in the U.S. Patent and Trademark Office in connection therewith.

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